

<i>SERFF Tracking Number:</i>	<i>ELAS-125637021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38926</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Individual Term Life Specification Pages</i>		
<i>Project Name/Number:</i>	<i>Series 149 -- Level Term/149-10-3 etc.</i>		

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Individual Term Life SERFF Tr Num: ELAS-125637021 State: ArkansasLH

Specification Pages

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 38926

Sub-TOI: L04I.500 Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Audrey Arnold, Samra

Disposition Date: 05/14/2008

Mekbebe, Roxanne Persaud,

Sabrena Lallmohamed

Date Submitted: 05/09/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Series 149 -- Level Term

Project Number: 149-10-3 etc.

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We are submitting these filings simultaneously.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/14/2008

State Status Changed: 05/14/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Estella Devian

Telephone (212) 314-2921

facsimile (212) 707-7493

estella.devian@axa-equitable.com

SERFF Tracking Number: ELAS-125637021 *State:* Arkansas
Filing Company: AXA Equitable Life Insurance Company *State Tracking Number:* 38926
Company Tracking Number:
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.500 Other
Product Name: Individual Term Life Specification Pages
Project Name/Number: Series 149 -- Level Term/149-10-3 etc.

May 9, 2008

Mr. Mike Pickens
Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: AXA Equitable Life Insurance Company (AXAEQ)
NAIC No.: 968-62944 FEIN No.: 13-5570651
Form No. 149-10-3 Individual Term Life Specification Pages
Form No. 149-15-3 Individual Term Life Specification Pages
Form No. 149-20-3 Individual Term Life Specification Pages
Form No. 149-30-3 Individual Term Life Specification Pages
Form No. 149-54-3 Individual Term Life Specification Pages
SERFF Tracking Number: ELAS-125637021

Dear Commissioner Pickens:

We are filing for your approval the above-referenced forms. Form numbers 149-10-3, 149-15-3, 149-20-3, 149-30-3 and 149-54-3 will replace the specification pages 147-10-3, 147-15-3, 147-20-3, 147-30-3 and 147-54-3, included in the Individual Term Life Policies 147-10, 147-15, 147-20, 147-30 and 147-54, respectively. The policy forms were approved by the Department on October 12, 2006, (SERFF Tracking No. SERT-6U9PP9858/00; State Tracking No. 33958) and October 12, 2006, (SERFF Tracking No. SERT-6U9PP9858/00; State Tracking No. 33958), respectively.

SERFF Tracking Number: ELAS-125637021 *State:* Arkansas
Filing Company: AXA Equitable Life Insurance Company *State Tracking Number:* 38926
Company Tracking Number:
TOI: L04I Individual Life - Term *Sub-TOI:* L04I.500 Other
Product Name: Individual Term Life Specification Pages
Project Name/Number: Series 149 -- Level Term/149-10-3 etc.

The only difference between Forms 149-10-3, 149-15-3, 149-20-3, and Forms 147-10-3, 147-15-3, 147-20-3, is the conversion period, which allows the policy owner to convert their term insurance to permanent insurance, we have allowed for a longer conversion period for these three policies. The conversion tables are shown on Page 3. The conversion periods for Forms 149-30-3 and 149-54-3 will remain the same as the previously approved 147 version. Additionally, the rates for the new policies have changed.

There are no unique or innovative features in these forms, nor are there any unusual material financial risks associated with the sales of these forms.

Application form AMIGV-2005, approved by the Department on September 29, 2005, (SERFF Tracking No. SERT-6FZJUQ548/00; State Tracking No. 30684), will be used with policy forms 147-10, 147-15, 147-20, 147-30 and 147-54 when they include the submitted Specification Pages.

The policies will be issued in the general "person on the street" market. Applicants will be subject to the Company's regular underwriting rules that are applicable to the previously approved policy. Forms 147-10, 147-15, 147-20 and 147-30 when policy pages 149-10-3, 149-15-3, 149-20-3, 149-30-3, respectively, are included will not be marketed with sales illustrations, we have included an illustration for 147-54 when policy page 147-54-3 is included.

The additional benefit riders and unisex endorsement previously approved by the Department for use with AXA Equitable products will continue to be used with the new policies.

The enclosed Actuarial Basis Memoranda, reflecting the 2001 CSO Mortality Table used for reserves and non-forfeiture testing, include a schedule of premium rates. We have also included any other actuarial material required by the Department.

Flesch Readability does not apply to the submitted forms, as they are Specification Pages.

We have filed these forms in our domicile state, New York, and will inform you, upon request, when approved.

We will submit \$100.00, for filing fees, through EFT.

This is to certify that this submission meets the provisions of Rule and Regulation 19 regarding Unfair Sex

SERFF Tracking Number: ELAS-125637021 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 38926
Company Tracking Number:
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: Individual Term Life Specification Pages
Project Name/Number: Series 149 -- Level Term/149-10-3 etc.

Discrimination in the Sale of Insurance. We further certify that we will comply with all applicable requirements of the Department.

We assure the Department that our issue procedures are in full compliance with the requirements set forth in Ark. Code Ann. 23-79-138 and Regulation 40.

We request that the information contained in this letter and any attachments hereto be treated as confidential and be exempted from disclosure in accordance with the state's Freedom of Information law or other similar laws, and that we be notified prior to any proposed release of this information.

Please call me collect at the above number if you have any questions or need additional information regarding this filing.

Sincerely,

Estella Devian
Vice President

Company and Contact

Filing Contact Information

Estella A. Devian, Vice President
1290 Avenue of the Americas, 14th Floor
New York, NY 10104
estella.devian@axa-financial.com
(212) 314-2921 [Phone]
(212) 707-7493[FAX]

Filing Company Information

AXA Equitable Life Insurance Company
1290 Avenue of the Americas, 14-10
New York,, NY 10104
(212) 314-2921 ext. [Phone]
CoCode: 62944
Group Code: 968
Group Name:
FEIN Number: 13-5570651
State of Domicile: New York
Company Type: LIFE Insurance
State ID Number:

Filing Fees

Fee Required? Yes

<i>SERFF Tracking Number:</i>	<i>ELAS-125637021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38926</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Individual Term Life Specification Pages</i>		
<i>Project Name/Number:</i>	<i>Series 149 -- Level Term/149-10-3 etc.</i>		
Fee Amount:	\$100.00		
Retaliatory?	No		
Fee Explanation:			
Per Company:	No		

<i>SERFF Tracking Number:</i>	<i>ELAS-125637021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38926</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Individual Term Life Specification Pages</i>		
<i>Project Name/Number:</i>	<i>Series 149 -- Level Term/149-10-3 etc.</i>		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$100.00	05/09/2008	20198365

<i>SERFF Tracking Number:</i>	<i>ELAS-125637021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38926</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Individual Term Life Specification Pages</i>		
<i>Project Name/Number:</i>	<i>Series 149 -- Level Term/149-10-3 etc.</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/14/2008	05/14/2008

<i>SERFF Tracking Number:</i>	<i>ELAS-125637021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38926</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Individual Term Life Specification Pages</i>		
<i>Project Name/Number:</i>	<i>Series 149 -- Level Term/149-10-3 etc.</i>		

Disposition

Disposition Date: 05/14/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	ELAS-125637021	State:	Arkansas
Filing Company:	AXA Equitable Life Insurance Company	State Tracking Number:	38926
Company Tracking Number:			
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Individual Term Life Specification Pages		
Project Name/Number:	Series 149 -- Level Term/149-10-3 etc.		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Individual Term Life Specification Pages		Yes
Form	Individual Term Life Specification Pages		Yes
Form	Individual Term Life Specification Pages		Yes
Form	Individual Term Life Specification Pages		Yes
Form	Individual Term Life Specification Pages		Yes

SERFF Tracking Number: ELAS-125637021 State: Arkansas

Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 38926

Company Tracking Number:

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: Individual Term Life Specification Pages

Project Name/Number: Series 149 -- Level Term/149-10-3 etc.

Form Schedule

Lead Form Number: 149-10-3

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	149-10-3	Policy/Cont Individual Term Life ract/Fratern Specification Pages al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			149-10 Generic Page 3.pdf
	149-15-3	Policy/Cont Individual Term Life ract/Fratern Specification Pages al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			149-15 Generic Page 3.pdf
	149-20-3	Policy/Cont Individual Term Life ract/Fratern Specification Pages al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			149-20 Generic Page 3.pdf
	149-30-3	Policy/Cont Individual Term Life ract/Fratern Specification Pages al Certificate: Amendmen	Initial			149-30 Generic Page 3.pdf

SERFF Tracking Number:	ELAS-125637021	State:	Arkansas
Filing Company:	AXA Equitable Life Insurance Company	State Tracking Number:	38926
Company Tracking Number:			
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Individual Term Life Specification Pages		
Project Name/Number:	Series 149 -- Level Term/149-10-3 etc.		

	t, Insert	
	Page,	
	Endorseme	
	nt or Rider	
149-54-3	Policy/Cont Individual Term Life Initial	149-54
	ract/Fratern Specification Pages	Generic Page
	al	3.pdf
	Certificate:	
	Amendmen	
	t, Insert	
	Page,	
	Endorseme	
	nt or Rider	

[INSURED PERSON	JOHN H. DOE	REGISTER DATE	JANUARY 22, 2009
POLICY OWNER	JOHN H. DOE	DATE OF ISSUE	JANUARY 22, 2009
FACE AMOUNT	\$250,000	ISSUE AGE, SEX	35, MALE
		FINAL CONVERSION DATE	JANUARY 21, 2019
POLICY NUMBER	SPECIMEN	FINAL TERM EXPIRY DATE	JANUARY 21, 2069]

----- BENEFITS AND PREMIUMS -----

BENEFITS	[ANNUAL] PREMIUM	INITIAL LEVEL PREMIUM PERIOD
LIFE INSURANCE	[\$252.50]	10 YEARS

THE FIRST PREMIUM IS [\$252.50] AND IS DUE ON OR BEFORE DELIVERY OF THE POLICY. SUBSEQUENT PREMIUMS ARE DUE ON [JANUARY 22, 2010] AND [ANNUALLY] THEREAFTER.

INFORMATION ON PREMIUMS FOR OTHER PAYMENT MODES IS SHOWN ON PAGE 4. THE MODAL FACTORS ARE:

SEMI-ANNUAL: [.5090] QUARTERLY: [.2565] SPECIAL MONTHLY: [.0855]

MODAL PREMIUMS INCLUDE THE FOLLOWING POLICY FEES:
[\$75.00] FOR EACH ANNUAL PAYMENT, [\$39.00] FOR EACH SEMI-ANNUAL PAYMENT, [\$23.00] FOR EACH QUARTERLY PAYMENT, OR [\$9.00] FOR EACH SPECIAL MONTHLY PAYMENT.

OTHER MODES OF FIRST YEAR PREMIUMS ARE AS FOLLOWS:

[SEMI-ANNUAL: \$129.35 QUARTERLY: \$68.53 SPECIAL MONTHLY: \$24.18]

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
[JANUARY 22]	
2019	\$1,677.50
2020	\$1,827.50
2021	\$1,992.50
2022	\$2,090.00
2023	\$2,200.00
2024	\$2,357.50
2025	\$2,542.50
2026	\$2,797.50
2027	\$3,072.50
2028	\$3,422.50
2029	\$3,857.50
2030	\$4,297.50
2031	\$4,770.00
2032	\$5,177.50
2033	\$5,645.00
2034	\$6,207.50
2035	\$6,895.00
2036	\$7,735.00
2037	\$8,630.00
2038	\$9,585.00

[STANDARD NON-TOBACCO USER]

THIS PAGE 3-CONTINUED IS A PART OF POLICY NUMBER SPECIMEN

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2039	\$10,640.00
2040	\$11,770.00
2041	\$12,842.50
2042	\$13,997.50
2043	\$15,192.50
2044	\$16,645.00
2045	\$18,267.50
2046	\$20,397.50
2047	\$22,645.00
2048	\$25,010.00
2049	\$27,595.00
2050	\$30,415.00
2051	\$33,687.50
2052	\$37,510.00
2053	\$41,922.50
2054	\$46,735.00
2055	\$51,335.00
2056	\$56,335.00
2057	\$61,970.00
2058	\$68,130.00
2059	\$74,675.00
2060	\$81,475.00
2061	\$88,470.00
2062	\$95,520.00
2063	\$102,720.00
2064	\$110,170.00
2065	\$117,995.00
2066	\$126,450.00
2067	\$135,890.00
2068	\$147,900.00

ADMINISTRATIVE OFFICE:

[AXA EQUITABLE LIFE INSURANCE COMPANY
NATIONAL OPERATIONS CENTER
10840 BALLANTYNE COMMONS PARKWAY
CHARLOTTE, NC 28277

(800) 777-6510]

[STANDARD NON-TOBACCO USER]

[INSURED PERSON	JOHN H. DOE	REGISTER DATE	JANUARY 22, 2009
POLICY OWNER	JOHN H. DOE	DATE OF ISSUE	JANUARY 22, 2009
FACE AMOUNT	\$250,000	ISSUE AGE, SEX	35, MALE
		FINAL CONVERSION DATE	JANUARY 21, 2024
POLICY NUMBER	SPECIMEN	FINAL TERM EXPIRY DATE	JANUARY 21, 2069]

----- BENEFITS AND PREMIUMS -----

BENEFITS	[ANNUAL] PREMIUM	INITIAL LEVEL PREMIUM PERIOD
LIFE INSURANCE	[\$280.00]	15 YEARS

THE FIRST PREMIUM IS [\$280.00] AND IS DUE ON OR BEFORE DELIVERY OF THE POLICY. SUBSEQUENT PREMIUMS ARE DUE ON [JANUARY 22, 2010] AND [ANNUALLY] THEREAFTER.

INFORMATION ON PREMIUMS FOR OTHER PAYMENT MODES IS SHOWN ON PAGE 4. THE MODAL FACTORS ARE:

SEMI-ANNUAL: [.5090] QUARTERLY: [.2565] SPECIAL MONTHLY: [.0855]

MODAL PREMIUMS INCLUDE THE FOLLOWING POLICY FEES:

[\$75.00] FOR EACH ANNUAL PAYMENT, [\$39.00] FOR EACH SEMI-ANNUAL PAYMENT, [\$23.00] FOR EACH QUARTERLY PAYMENT, OR [\$9.00] FOR EACH SPECIAL MONTHLY PAYMENT.

OTHER MODES OF FIRST YEAR PREMIUMS ARE AS FOLLOWS:

[SEMI-ANNUAL: \$143.35 QUARTERLY: \$75.58 SPECIAL MONTHLY: \$26.53]

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2024	\$2,357.50
2025	\$2,542.50
2026	\$2,797.50
2027	\$3,072.50
2028	\$3,422.50
2029	\$3,857.50
2030	\$4,297.50
2031	\$4,770.00
2032	\$5,177.50
2033	\$5,645.00
2034	\$6,207.50
2035	\$6,895.00
2036	\$7,735.00
2037	\$8,630.00
2038	\$9,585.00

[STANDARD NON-TOBACCO USER]

THIS PAGE 3-CONTINUED IS A PART OF POLICY NUMBER SPECIMEN

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2039	\$10,640.00
2040	\$11,770.00
2041	\$12,842.50
2042	\$13,997.50
2043	\$15,192.50
2044	\$16,645.00
2045	\$18,267.50
2046	\$20,397.50
2047	\$22,645.00
2048	\$25,010.00
2049	\$27,595.00
2050	\$30,415.00
2051	\$33,687.50
2052	\$37,510.00
2053	\$41,922.50
2054	\$46,735.00
2055	\$51,335.00
2056	\$56,335.00
2057	\$61,970.00
2058	\$68,130.00
2059	\$74,675.00
2060	\$81,475.00
2061	\$88,470.00
2062	\$95,520.00
2063	\$102,720.00
2064	\$110,170.00
2065	\$117,995.00
2066	\$126,450.00
2067	\$135,890.00
2068	\$147,900.00

ADMINISTRATIVE OFFICE:

[AXA EQUITABLE LIFE INSURANCE COMPANY
NATIONAL OPERATIONS CENTER
10840 BALLANTYNE COMMONS PARKWAY
CHARLOTTE, NC 28277

(800) 777-6510]

[STANDARD NON-TOBACCO USER]

[INSURED PERSON	JOHN H. DOE	REGISTER DATE	JANUARY 22, 2009
POLICY OWNER	JOHN H. DOE	DATE OF ISSUE	JANUARY 22, 2009
FACE AMOUNT	\$250,000	ISSUE AGE, SEX	35, MALE
		FINAL CONVERSION DATE	JANUARY 21, 2029
POLICY NUMBER	SPECIMEN	FINAL TERM EXPIRY DATE	JANUARY 21, 2069]

----- BENEFITS AND PREMIUMS -----

BENEFITS	[ANNUAL] PREMIUM	INITIAL LEVEL PREMIUM PERIOD
LIFE INSURANCE	[\$315.00]	20 YEARS

THE FIRST PREMIUM IS [\$315.00] AND IS DUE ON OR BEFORE DELIVERY OF THE POLICY. SUBSEQUENT PREMIUMS ARE DUE ON [JANUARY 22, 2010] AND [ANNUALLY] THEREAFTER.

INFORMATION ON PREMIUMS FOR OTHER PAYMENT MODES IS SHOWN ON PAGE 4. THE MODAL FACTORS ARE:

SEMI-ANNUAL: [.5090] QUARTERLY: [.2565] SPECIAL MONTHLY: [.0855]

MODAL PREMIUMS INCLUDE THE FOLLOWING POLICY FEES:
[\$75.00] FOR EACH ANNUAL PAYMENT, [\$39.00] FOR EACH SEMI-ANNUAL PAYMENT, [\$23.00] FOR EACH QUARTERLY PAYMENT, OR [\$9.00] FOR EACH SPECIAL MONTHLY PAYMENT.

OTHER MODES OF FIRST YEAR PREMIUMS ARE AS FOLLOWS:

[SEMI-ANNUAL: \$161.16 QUARTERLY: \$84.56 SPECIAL MONTHLY: \$29.52]

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2029	\$3,857.50
2030	\$4,297.50
2031	\$4,770.00
2032	\$5,177.50
2033	\$5,645.00
2034	\$6,207.50
2035	\$6,895.00
2036	\$7,735.00
2037	\$8,630.00
2038	\$9,585.00
2039	\$10,640.00
2040	\$11,770.00
2041	\$12,842.50
2042	\$13,997.50
2043	\$15,192.50

[STANDARD NON-TOBACCO USER]

THIS PAGE 3-CONTINUED IS A PART OF POLICY NUMBER SPECIMEN

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2044	\$16,645.00
2045	\$18,267.50
2046	\$20,397.50
2047	\$22,645.00
2048	\$25,010.00
2049	\$27,595.00
2050	\$30,415.00
2051	\$33,687.50
2052	\$37,510.00
2053	\$41,922.50
2054	\$46,735.00
2055	\$51,335.00
2056	\$56,335.00
2057	\$61,970.00
2058	\$68,130.00
2059	\$74,675.00
2060	\$81,475.00
2061	\$88,470.00
2062	\$95,520.00
2063	\$102,720.00
2064	\$110,170.00
2065	\$117,995.00
2066	\$126,450.00
2067	\$135,890.00
2068	\$147,900.00

ADMINISTRATIVE OFFICE:

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NATIONAL OPERATIONS CENTER
10840 BALLANTYNE COMMONS PARKWAY
CHARLOTTE, NC 28277
(800) 777-6510]

[STANDARD NON-TOBACCO USER]

[INSURED PERSON	JOHN H. DOE	REGISTER DATE	JANUARY 22, 2009
POLICY OWNER	JOHN H. DOE	DATE OF ISSUE	JANUARY 22, 2009
FACE AMOUNT	\$250,000	ISSUE AGE, SEX	35, MALE
		FINAL CONVERSION DATE	JANUARY 21, 2029
POLICY NUMBER	SPECIMEN	FINAL TERM EXPIRY DATE	JANUARY 21, 2069]

----- BENEFITS AND PREMIUMS -----

BENEFITS	[ANNUAL] PREMIUM	INITIAL LEVEL PREMIUM PERIOD
LIFE INSURANCE	[\$465.00]	30 YEARS

THE FIRST PREMIUM IS [\$465.00] AND IS DUE ON OR BEFORE DELIVERY OF THE POLICY. SUBSEQUENT PREMIUMS ARE DUE ON [JANUARY 22, 2010] AND [ANNUALLY] THEREAFTER.

INFORMATION ON PREMIUMS FOR OTHER PAYMENT MODES IS SHOWN ON PAGE 4. THE MODAL FACTORS ARE:

SEMI-ANNUAL: [.5090] QUARTERLY: [.2565] SPECIAL MONTHLY: [.0855]

MODAL PREMIUMS INCLUDE THE FOLLOWING POLICY FEES:
[\$75.00] FOR EACH ANNUAL PAYMENT, [\$39.00] FOR EACH SEMI-ANNUAL PAYMENT, [\$23.00] FOR EACH QUARTERLY PAYMENT, OR [\$9.00] FOR EACH SPECIAL MONTHLY PAYMENT.

OTHER MODES OF FIRST YEAR PREMIUMS ARE AS FOLLOWS:

[SEMI-ANNUAL: \$237.51 QUARTERLY: \$123.04 SPECIAL MONTHLY: \$42.35]

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2039	\$10,640.00
2040	\$11,770.00
2041	\$12,842.50
2042	\$13,997.50
2043	\$15,192.50
2044	\$16,645.00
2045	\$18,267.50
2046	\$20,397.50
2047	\$22,645.00
2048	\$25,010.00
2049	\$27,595.00
2050	\$30,415.00
2051	\$33,687.50

[STANDARD NON-TOBACCO USER]

THIS PAGE 3-CONTINUED IS A PART OF POLICY NUMBER SPECIMEN

-----[ANNUAL] RENEWAL PREMIUMS PAYABLE AFTER INITIAL LEVEL PREMIUM PERIOD-----

RENEWAL DATE [JANUARY 22]	[ANNUAL] LIFE INSURANCE RENEWAL PREMIUMS
2052	\$37,510.00
2053	\$41,922.50
2054	\$46,735.00
2055	\$51,335.00
2056	\$56,335.00
2057	\$61,970.00
2058	\$68,130.00
2059	\$74,675.00
2060	\$81,475.00
2061	\$88,470.00
2062	\$95,520.00
2063	\$102,720.00
2064	\$110,170.00
2065	\$117,995.00
2066	\$126,450.00
2067	\$135,890.00
2068	\$147,900.00

ADMINISTRATIVE OFFICE:

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CHARLOTTE, NC 28277
(800) 777-6510]

[STANDARD NON-TOBACCO USER]

[INSURED PERSON	JOHN H. DOE	REGISTER DATE	JANUARY 22, 2009
POLICY OWNER	JOHN H. DOE	DATE OF ISSUE	JANUARY 22, 2009
FACE AMOUNT	\$250,000	ISSUE AGE, SEX	35, MALE
INITIAL TERM EXPIRY DATE	JANUARY 21, 2010	FINAL CONVERSION DATE	JANUARY 21, 2044
POLICY NUMBER	SPECIMEN	FINAL TERM EXPIRY DATE	JANUARY 21, 2069]

----- BENEFITS AND PREMIUMS -----

BENEFITS	ANNUAL PREMIUM	PREMIUM PERIOD
LIFE INSURANCE	[\$245.00]	1 YEAR

THE FIRST PREMIUM IS [\$245.00] AND IS DUE ON OR BEFORE DELIVERY OF THE POLICY. ANNUAL PREMIUM FOR FIRST YEAR IS SUBJECT TO A SPECIAL DISCOUNT OF [\$17.00] UPON PAYMENT OF PREMIUM.

INFORMATION ON PREMIUMS FOR OTHER PAYMENT MODES IS SHOWN ON PAGE 4. THE MODAL FACTORS ARE:

SEMI-ANNUAL: [.5090] QUARTERLY: [.2565] SPECIAL MONTHLY: [.0855]

MODAL PREMIUMS INCLUDE THE FOLLOWING POLICY FEES:
[\$75.00] FOR EACH ANNUAL PAYMENT, [\$39.00] FOR EACH SEMI-ANNUAL PAYMENT, [\$23.00] FOR EACH QUARTERLY PAYMENT, OR [\$9.00] FOR EACH SPECIAL MONTHLY PAYMENT.

OTHER MODES OF FIRST YEAR PREMIUMS ARE AS FOLLOWS:

[SEMI-ANNUAL: \$125.53 QUARTERLY: \$66.61 SPECIAL MONTHLY: \$23.54]

-----[ANNUAL] RENEWAL PREMIUMS-----

RENEWAL DATE [JAN 22]	SCHEDULED LIFE INSURANCE RENEWAL PREMIUM*	GUARANTEED MAXIMUM LIFE INSURANCE RENEWAL PREMIUM
2010	\$247.50	\$847.50
2011	\$260.00	\$870.00
2012	\$267.50	\$892.50
2013	\$280.00	\$907.50
2014	\$292.50	\$960.00
2015	\$307.50	\$1,035.00
2016	\$327.50	\$1,102.50
2017	\$350.00	\$1,185.00
2018	\$372.50	\$1,275.00
2019	\$392.50	\$1,357.50
2020	\$407.50	\$1,440.00

[STANDARD NON-TOBACCO USER]

THIS PAGE-3 CONTINUED IS A PART OF POLICY NUMBER SPECIMEN

-----[ANNUAL] RENEWAL PREMIUMS-----
(CONTINUED)

RENEWAL DATE [JAN 22]	SCHEDULED LIFE INSURANCE RENEWAL PREMIUM*	GUARANTEED MAXIMUM LIFE INSURANCE RENEWAL PREMIUM
2021	\$432.50	\$1,537.50
2022	\$467.50	\$1,657.50
2023	\$505.00	\$1,800.00
2024	\$560.00	\$1,935.00
2025	\$615.00	\$2,047.50
2026	\$667.50	\$2,167.50
2027	\$705.00	\$2,295.00
2028	\$747.50	\$2,437.50
2029	\$800.00	\$2,587.50
2030	\$867.50	\$2,812.50
2031	\$945.00	\$3,037.50
2032	\$1,010.00	\$3,292.50
2033	\$1,087.50	\$3,562.50
2034	\$1,180.00	\$3,922.50
2035	\$1,285.00	\$4,410.00
2036	\$1,415.00	\$4,957.50
2037	\$1,585.00	\$5,550.00
2038	\$1,760.00	\$6,217.50
2039	\$1,967.50	\$7,012.50
2040	\$2,172.50	\$8,122.50
2041	\$2,370.00	\$9,315.00
2042	\$2,612.50	\$10,642.50
2043	\$2,902.50	\$12,067.50
2044	\$3,237.50	\$13,770.00
2045	\$3,690.00	\$15,705.00
2046	\$4,127.50	\$17,932.50
2047	\$4,585.00	\$20,445.00
2048	\$5,062.50	\$23,287.50
2049	\$5,587.50	\$26,347.50
2050	\$6,157.50	\$27,210.00
2051	\$6,825.00	\$30,127.50
2052	\$7,605.00	\$33,352.50
2053	\$8,507.50	\$36,967.50
2054	\$9,492.50	\$40,815.00

*SEE PREMIUM CHANGES-PAGE 4

[STANDARD NON-TOBACCO USER]

THIS PAGE-3 CONTINUED IS A PART OF POLICY NUMBER SPECIMEN

-----[ANNUAL] RENEWAL PREMIUMS-----
(CONTINUED)

RENEWAL DATE [JAN 22]	SCHEDULED LIFE INSURANCE RENEWAL PREMIUM*	GUARANTEED MAXIMUM LIFE INSURANCE RENEWAL PREMIUM
2055	\$10,615.00	\$44,902.50
2056	\$11,777.50	\$49,185.00
2057	\$13,027.50	\$53,970.00
2058	\$14,412.50	\$59,077.50
2059	\$15,960.00	\$64,477.50
2060	\$17,675.00	\$71,280.00
2061	\$19,547.50	\$78,832.50
2062	\$21,547.50	\$86,362.50
2063	\$23,652.50	\$93,622.50
2064	\$25,840.00	\$100,830.00
2065	\$27,870.00	\$109,515.00
2066	\$29,977.50	\$119,182.50
2067	\$32,185.00	\$131,445.00
2068	\$34,515.00	\$144,232.50

*SEE PREMIUM CHANGES-PAGE 4

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[STANDARD NON-TOBACCO USER]

<i>SERFF Tracking Number:</i>	<i>ELAS-125637021</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38926</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Individual Term Life Specification Pages</i>		
<i>Project Name/Number:</i>	<i>Series 149 -- Level Term/149-10-3 etc.</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	ELAS-125637021	State:	Arkansas
Filing Company:	AXA Equitable Life Insurance Company	State Tracking Number:	38926
Company Tracking Number:			
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Individual Term Life Specification Pages		
Project Name/Number:	Series 149 -- Level Term/149-10-3 etc.		

Supporting Document Schedules

Review Status:

Bypassed -Name:	Certification/Notice	05/06/2008
Bypass Reason:	Flesch Readability does not apply to the submitted forms, as they are Specification Pages.	
Comments:		

Review Status:

Satisfied -Name:	Application	05/06/2008
Comments:	Application form AMIGV-2005 was approved by the Department on September 29, 2005, SERFF Tracking No. SERT-6FZJUQ548/00; State Tracking No. 30684.	